

Amendments to the Claims:

This listing of claims will replace all prior versions of the claims in the present application:

Listing of Claims:

1. (Currently Amended) A method for automatically verifying a signature during a retail payment transaction, the method comprising

obtaining an electronic signature of a cardholder;

automatically verifying the using an electronic signature using the electronic signature verification process; ~~to automatically verify the electronic signature;~~ and

manually verifying the requiring a point-of-sale (POS) operator to manually verify the electronic signature by a point of sale (POS) operator when that an exception has occurs occurred during the electronic signature verification process;

wherein manually verifying the electronic signature requiring a point-of-sale (POS) operator to manually verify the electronic signature when an exception occurs during the electronic signature verification process comprises adding the electronic signature to a signature database, thereby automatically building the signature database responsive to the POS operator verifying the electronic signature; wherein signatures are incorporated in the database after the automatic electronic signature verification process; wherein signatures are added to the same cardholder account within the database to allow for variations thereof and to reduce the rate at which transactions are incorrectly denied by the automatic electronic signature verification process.

2. (Previously Presented) The method of claim 3, wherein using an electronic signature verification process to automatically verify the electronic signature further comprises:

response to an account of the cardholder having a corresponding digital signature on file, comparing the electronic signature to the corresponding digital signature stored in the signature database under the account of the cardholder using a signature verification algorithm.

3. (Previously Presented) The method of claim 1, wherein using an electronic signature verification process to automatically verify the electronic signature comprises:

searching a signature database by account number to determine if an account of the cardholder has a corresponding digital signature on file.

4. (Previously Presented) The method of claim 2, wherein using an electronic signature verification process to automatically verify the electronic signature further comprises:

verifying the electronic signature and completing the transaction responsive to the electronic signature matching the corresponding digital signature.

5. (Previously Presented) The method of claim 3, wherein requiring a point-of-sale (POS) operator to manually verify the electronic signature when an exception occurs during the electronic signature verification process comprises:

determining an exception occurs when a corresponding digital signature is not found in the signature database for an account of the cardholder.

6. (Previously Presented) The method of claim 2, wherein requiring a point-of-sale (POS) operator to manually verify the electronic signature when an exception occurs during the electronic signature verification comprises:

determining an exception occurs when the electronic signature does not match the corresponding digital signature.

7. (Cancelled).

8. (Previously Presented) The method of claim 1, wherein requiring a point-of-sale (POS) operator to manually verify the electronic signature when an exception occurs during the electronic signature verification further comprises:

cancelling the transaction responsive to the POS operator not verifying the electronic signature.

9. (Previously Presented) The method of claim 1, wherein obtaining an electronic signature of a cardholder comprises:

obtaining the electronic signature of a cardholder after the credit card has been authorized.

10. - 24. (Cancelled).